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APPLICANT: Patrick Aliffi et al.

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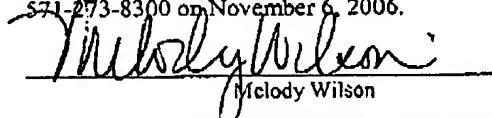
FILED: October 29, 2001

EXAMINER: Hewitt II, Calvin L.

FOR: **SYSTEM AND METHOD FOR
FACILITATING
RECIPROCATIVE SMALL
BUSINESS FINANCIAL
INFORMATION EXCHANGE**

CERTIFICATE OF TRANSMITTAL

I hereby certify that this correspondence is being
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571-273-8300 on November 6, 2006.


Melody Wilson

Attorney Docket No.: E0019/258247

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the final Office Action mailed on September 5, 2006, Attorney for the Assignee submits the enclosed amendments and remarks. Kindly enter the following amendments and consider the appended remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.

Conclusion begins on page 16 of this paper.